

You have many dental plan benefit choices

Humana is pleased to offer you a variety of dental plan options. The new PPO options offer a network of dentists where you can get our best pricing for dental services when you visit in-network dentists. While some of the benefits for all the plan options are similar, others are distinct to each plan. Be sure to review the features in this book to make the right choice for your dental health and budget.



Choice of plans

- Prepaid plan – a managed care plan
- Schedule B indemnity plan – a reimbursement plan
- Three **NEW** PPO plans – traditional plan with in-network dental rates

Dental care is an important part of keeping your good overall health.

Your cost in monthly premium



Compare our premium rates to other PPO plans

People First Benefit plan code	4044	4084	4094	4092	4090
Dental plan name	Prepaid	Schedule B indemnity	Preventive PPO	Standard PPO	Indemnity with PPO
Employee only	\$12.64	\$14.74	\$20.52	\$30.64	\$45.76
Employee + spouse	\$21.20	\$21.96	\$37.98	\$56.70	\$84.66
Employee + child(ren)	\$23.00	\$23.30	\$42.44	\$63.36	\$94.60
Employee + family	\$32.98	\$37.10	\$61.60	\$91.98	\$137.34

If you have questions, visit our website at HumanaDental.com/custom/fl/ or call **866-879-3630 (TTY: 711)**, Monday – Friday, 8 a.m. – 6 p.m., Eastern time.

A dental plan that will make you smile

How do the plans work?

PPO dental plans are built with whole-person health in mind. These are more traditional dental insurance plans and feature key benefits for both healthy smiles and bodies along with convenient ways to get care. To get the most out of your plan, visit one of our in-network PPO dentists. This will ensure you get our best pricing for dental care services.

Prepaid covers preventive care and other dental procedures as listed when you're treated by your selected primary care dentist. If your dentist decides you need more specialized treatment, you'll be referred to a participating specialist. With the Prepaid plan, the participating specialist's fees may be discounted at 25%. General dentistry and specialty services are available only in areas where Humana has a participating general dentist and/or specialist.

Schedule B indemnity covers preventive care and other dental procedures as listed when you're treated by any dentist you choose. You'll be responsible for expenses not reimbursed by the plan and there are benefit maximums.

Do I have to file a claim form?

PPO: No, all claims will be coordinated by your dentist. You're only responsible for the deductible and coinsurance listed on the benefits schedule.

Prepaid: No, all treatment will be coordinated by your primary care dentist. You're only responsible for the copayment listed on the benefits schedule.

Schedule B indemnity: Yes, you must submit a claim form to be reimbursed for your dental expenses.

Submit claim forms to: Humana P.O. Box 14284,
Lexington, KY 40512-4284



Predetermination: If covered dental expenses for a procedure are expected to be more than \$200, it's recommended that you send a dental treatment plan before beginning treatment. You and/or your dentist will be notified of the benefits payable based on the dental treatment plan.

How do I know which dentist to see?

PPO: To find an in-network dentist visit MyHumana or [HumanaDental.com/custom/fl/](https://www.humana.com/custom/fl/).

Prepaid: For participating dentist information, visit [HumanaDental.com/custom/fl/](https://www.humana.com/custom/fl/). Once you enroll in your plan, you'll need to select a primary care general dentist by registering at www.mycompbenefits.com.

Schedule B indemnity: You can see any dentist.

Does everyone in my family need to use the same dentist?

No, each family member can have a different dentist. For instance, a spouse might choose to visit a dentist close to a workplace, a dependent college student living away from home might pick a dentist near school, and parents might choose to send their children to pediatric dentists (specialist) who are more comfortable treating young children.

What should I do if I have a question or concern?

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